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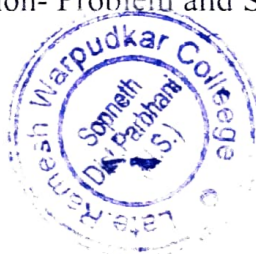
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X

17. The Changing Pattern of India's Exports during Reform Period
- *Hatkar Mamta G.* 88
18. Issues in Higher Education in India
- *Munde Ramkishan Haridas* 96
19. Freedom and Morality: Mahatma Gandhi's Contribution to sustainable
concept of Rural Development.
- *Parasram Bachewad* 101
20. Analytical Survey of Selected Sports Development at University Level
- *Prasad Ramakat Kulkarni* 105
21. Psychological Consequences of Social Media on Collegians
- *A. D. Chauhan and M. J. Choudhari* 112
22. Impact of Climate Change on Biodiversity In India
- *Vyankat B. Lamb* 118
23. The Role of Self- Help Groups in the Empowerment of Rural Women: A
Study of Selected Groups in Sonpeth Taluka
- *Tengse S. A.* 121
24. Eco-Critical Reading Of Rabindranath Tagore's The Water Fall
- *V. D. Satpute* 129
25. Renewable Energy Sources in India: Challenges and Opportunities
- *Wakode Jyoti Sahadeo* 136
26. India's Export: Trend in Composition and Policy Implications
- *Talekar S. D.* 145
27. A Study on Hockey Player's Diet
- *Vandana Damodhar Arak* 151
28. You fell, I was pushed: A game of Zero-sum in reservation and atrocities
- *S. D. Wakode, G. D. Bansod and D. S. Rangacharya* 155
29. Political Empowerment of Women in Indian Rural Politic ..
- *Tadkalkar Nandini Prabhakarrao* 161
30. A Study of Marathi Poetry in India
- *Rajiv Vaijanathrao Yeshwante* 164
31. A Study of Approaches to Physical Education in Schools
- *Ravindra Baliram Khandare* 167
32. Adiwasi's Remedies: Mal-nutrition, Migration- Problem and Solution
- *Sonawane P. S.* 170
33. Buddhist and Culture in India and Thai
- *Sambhaji Sopanrao Darade* 176



The Role of Self- Help Groups in the Empowerment of Rural Women: A Study of Selected Groups in Sonpeth Taluka

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In recent times Women Empowerment has been the burning issue all over the world. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. It refers to increasing and improving the familial, social, economical, political and legal strength of the women. We cannot achieve the goals of social development without empowering women. It is necessary that women must be brought in the main stream of national development. The empowerment of women through SHGs would lead to benefits not only of the individual women but also the family and community. The study is focused on confirming the social and financial empowerment of women belonging to the various self- help groups in rural areas. Since last two decades SHG movement has been proving as a boon to the rural women in India. The prime objective behind beginning these SHGs is to systematically empower marginalized grass root level women by the way of income generation and capacity building. The movement has been boosted in world and particularly in India after receiving the Nobel Award (2006) by the Bangladeshi Muhammad Yunus who initiated this movement in his own country. SHG (self help groups) is an establishment of a group of women who come together by having certain capital to begin an occupation and thereby earn to support the family. The members of the group regularly save certain amount which gets multiplied & resulting in big capital. It results in enhancing the social, political, economical and cultural life of makers as well as beneficiaries of the group. SHGs helped rural women to solve their individual and common problems by mutual help. The purpose of the study is to know the status of the SHGs (self help groups) in rural areas and to study its impact on social & economic development of women. For this study the researcher has selected 100 respondents from the various SHGs in Sonpeth Taluka which falls in the Parbhani district of Maharashtra (India). The researcher has collected the primary data from the feedback by the respondents through questionnaire. In secondary source the researcher has taken the help from reviews, magazines, books, newspapers and web sources.

[Key Words: Women Empowerment, SHG (Self Help Groups), Rural Women.]





Introduction

Since long women were being considered as dependent, weak, timid and lacking in various aspects when compared to men. They were discriminated and marginalized at every level of society. On the other hand man is being considered as something opposite to woman i.e. he is powerful, independent etc. Rural women, when compared to urban women, suffered a lot. Rural women depend upon men for their livelihood. In fact the women work very hard at home but this is not being calculated in money and hence no economic value being offered to it. The role of women is substantial in bringing up the family. In recent times, the stereotypical image of the women is gradually getting changed. As a major step towards gender equality, the Indian government is taking various steps to minimize the gap between men and women. Today, in the government establishment, woman is not being discriminated on the ground of sex. The central and state government is taking lot of steps to empower women in India. Today the society at large is conscious that the empowerment of rural women would take place only when we add more value to their contribution to the family and the society.

The first prime minister of India Pandit Jawaharlal Nehru has said that, "The woman of India should play a vital role in building strong nation". Considering the role of woman, Mahatma Gandhi said, "The development of every village is nothing but the development of nation". As per the census 2011, women constitute the 48.46% of total population of India. Women empowerment through self help groups constitutes as emerging and fast growing trend towards social and economical development of the nation. Self help groups are needed to accelerate the women entrepreneurship, self employment and women empowerment.

Self Help Groups

SGH (Self Help Group), a popular concept in recent times, is often related to the economical development of rural women. It is usually a woman group in rural area formed with at least 20 members and involved in saving, internal lending, micro-entrepreneurial activities, assimilation and dissemination of knowledge about health, childcare, education, participation of women in decision making in household etc. It is a village based financial intermediary committee usually composed of 20 local women or men. This has been evolved as a new movement in India. It is playing a vital role in hastening our country's economic role. Women are the members of the SHG. They are playing an important role in enhancing the economic status of their families. This has been proving as a right path for the progress of women. SHGs are leading in the benefits of not only the individual women but also for the family and community development. Besides being fulfilling the economic needs, SHG is helping in achieving more holistic social development. These groups empower women and train them to take active part in socio-economic progress of the nation. SHG is the brain child of Nobel Peace Prize winner Prof. Mohammad Yunus, who started Garmin Bank of Bangladesh. India has adopted the



Bangladesh model to empower women by eradicating the poverty in India. The reserve bank of India also allowed SHGs to open saving accounts in Banks which proved a major boost to the movement.

Women Empowerment

Women population constitutes around 50% of the world population. A larger number of women around the world are unemployed. The world economy suffers a lot because of unequal opportunities given to women in family and society. When woman is empowered, there will be overall development of the society. The money earned by women does not only help them or their family but it also helps to develop the society. Women empowerment refers to increasing and improving the social, economic, political and legal strength of the women. It ensures equal rights to women and to make them confident. It entitles women to live their life freely, to make their own decisions, to have equal status in society, to have equal rights in education, health, wealth and service and to get a safe and comfortable atmosphere in society and at working place.

Objectives of the Study

- To study the role of SHG in empowering the rural women.
- To study the performance of the SHGs in Sonpeth Taluka.
- To study pre and post status of respondents and to evaluate the impact of SHG in empowering the women.
- To examine the social and economic benefits derived from SHGs.
- To offer suggestions for betterment of women empowerment.

Research Methodology

The present study is based on both the primary as well as secondary data. The primary data is collected by making visit to the 100 respondents belonging to various SHGs in the nearby villages of Sonpeth Taluka. One hundred questionnaires are being taken for primary information. One hundred respondents are selected from ten SHGs from ten villages of the Sonpeth Taluka. Secondary data has been collected from various books, newspapers, articles, journals, magazines and web sources. The collected data is being analyzed by classifying and tabulating. The percentage tool is used to examine women empowerment achieved through it.

Data Collection and Analysis

Saving is important in one's life. Particularly women are very anxious about their future. The following data from the table indicates as to how the respondents have increased their monthly saving when they joined the SHGs. The association of the members to the group made them financially secure. The table below shows the classification of the monthly saving of the respondents before and after joining the group. It shows that only 8% women were saving Rs. 1000 and more before joining the group, but it increased up to 38% when they joined the group. This signifies that the monthly saving of the members increased significantly when they joined the group.



Monthly Saving of Respondents

Sr. No.	Saving Level	Before Joining SHG (%)	After Joining SHG (%)
01	200 Rs	18 (18%)	08 (8%)
02	500 Rs	32 (32%)	12 (12%)
03	700 Rs	26 (26%)	20 (20%)
04	1000 Rs	16 (16%)	22 (22%)
05	Above 1000 Rs	08 (8%)	38 (38%)
Total		100 (100%)	100 (100%)

Most of the time, respondents need more money to support their business. To fulfill the needs, they take loan from the banks or other financial institutions. This is being utilized to build house or to begin new occupation. The following table shows the various reasons behind taking the loan from the banks. The table below shows that most of the respondents have taken loan for business, education and marriage. It indicates that the loan is utilized for the productive purpose or for essential cause. This is to be noted that no respondent is going to money lenders for loan purpose but they have approached to the legal financial institutions.

Purpose of Loan

Sr. No.	Purpose of Loan	Respondents (%)
01	Saving (F.D.)	12%
02	Pipeline/ Drip	08%
03	Business	30%
04	Education	20%
05	Marriage	22%
06	Gold	08%
Total		100%

The researcher has also taken into consideration the factor of educational qualification of the respondents. The lack of education results in having the various oddities in one's life. Most of the time, girls and women are denied the opportunities of education. Women education is very crucial to achieve the socio-economic development of society. The table shows that most of the respondents have their education up to 12th class, and very few (10%) respondents are with degree education. But it is also significant that very few (8%) women are illiterate. It stresses the need to inspire them to have higher education.

Educational Qualification of the Respondents

Sr. No.	Educational Qualification	Respondents %
01	Illiterate	08 (8%)
02	Primary Level	22 (22%)
03	Secondary Level	30 (30%)
04	Higher Secondary	30 (30%)
05	Degree	10 (10%)
Total		100 (100%)

Since we have patriarchal system in most part of the country, women are being marginalized at family, social and financial level. Since man being the



head of joint family, women are denied to take decisions. Self Help Groups have provided women an opportunity to take their own decisions. Besides this the respondents have told various reasons to join the SHGs. The table significantly states that the women participate in the groups for enhancing their social status by showing their talent in making decisions regarding the business they are in and thereby having financial freedom.

Reason to Join the SHG

Sr. No.	Reason to Join the Group	Respondents (%)
01	To improve social status	38 (38%)
02	To get Financial freedom	20 (20%)
03	Opportunity to show their competence	12 (12%)
04	To save for future	10 (10%)
05	Entrepreneurship	20 (20%)
Total		100 (100%)

The very existence of SHG is highly relevant to make the people of below poverty line hopeful and self reliant. The group has enabled them to increase their income and improve their standards of living. SHG is playing the role of catalyst for bringing the marginalized section of society to the main stream. The following table shows the income level of respondents at the pre and post stage of their joining SHG. The table below significantly shows that the income level of respondents have increased after joining the groups.

Income Level of the Respondents

Sr. No.	Monthly Income	Pre stage	Post stage
01	Rs. 2000 - 3000	45 (45%)	10 (10%)
02	Rs. 3000 - 4000	37 (37%)	38 (38%)
03	Rs. 4000 - 5000	10 (10%)	22 (22%)
04	Above 5000	08 (08%)	30 (30%)

Indian government and state authorities have increasingly realized the importance of devoting attention to the economic development of rural women in India. In fact harmonious growth of a nation would be possible only when women are considered as equal partners with men. Self help groups have provided the opportunities to begin the various occupations. The following table shows the occupations of the respondents. Since agriculture is the very base of the rural economy, the respondents working in the field of agriculture and related occupations are more compared to other occupations. However the women have also entered in the field like groceries, parlour and ladies emporium.

Occupation of the Respondents

Sr. No	Occupation	Respondents %
01	Agriculture	20 (20%)
02	Flour mill	04 (04%)
03	Vegetable Venders	18 (18%)
04	Ladies Emporium	10 (10%)
05	Parlor Shop	04 (04%)
06	Groceries	08 (08%)
07	Cattle Rearing	28 (28%)
Total		100 (100%)



Women Empowerment is a redistribution of social power and control of resources in favor of women. It is a process of awareness and capacity building leading to greater participation to greater decision making power and control and transformative action. The researcher has tried to sum up the overall role of self help groups in empowering the women in the following table.

Empowerment of the Respondents through SHG

Sr. No.	Nature of Empowerment	Respondents %
01	Contribution to family & society	23 (23%)
02	Change in standard of living	25 (25%)
03	Self awakening	12 (12%)
04	Decision making capacity	24 (24%)
05	Skill development	14 (14%)
	Total	100 (100%)

The members of the group besides performing their daily works like household, farming and works related to their occupation, they also aware about their social roles to be performed. The researcher found that the respondents were participating in the various programmes like: commemorating the birth anniversaries of great social leaders/reformers of the country, health awareness, stopping liquor shops at village, save baby girl movement programmes etc. The following table shows the various programmes in which the respondents usually participate. It is significant that the women who are subjugated at some point in the history are participating in the programmes where women are awakened to the burning problems in the society. SHGs have been successful in creating the consciousness among the rural women about the various problems the world is facing today.

Participation of the Respondents in Social Awareness Programmes

Sr. No.	Social Awareness Programmes	Respondents (%)
01	Birth anniversaries of great social leaders	10 (10%)
02	Health Awareness programmes for rural women	2 (12%)
03	Observing national festivals	10 (24%)
04	Organization of women's gatherings	24 (24%)
05	Programmes on 'Stop Drinking Liquor' movement.	08 (08%)
06	Programmes on 'Save Baby Child' movement.	28 (28%)
07	Programmes on 'Gender Equality'	08 (08%)
	Total	100 (100%)

Conclusions

The economic growth of India is largely depending upon the productivity of the male and female workforce. In early period, women were confined to the four walls of their houses and were dominated by the males in the family. But since last two decades, there has been tremendous progress in social and cultural environment in India. The present study is undertaken to identify women empowerment through self help groups in Sonpeth Taluka. SHGs have played an important role in strengthening the rural women. It has increased the women's earning resulting in alleviating the poverty. It has been



the source of inspiration for women welfare. It helped women in bringing together the various women groups for entrepreneurs. It created self confidence which resulted in having the self reliance among the women. It also strengthened the decision making power among women. Besides having the substantial role in empowering the rural women, SHGs have to travel a long way in future.

Summary of Findings:

1. Majority of respondents (76%) are married and belongs to the age group of 20 to 50 years.
2. Majority of the respondents are literate and have completed their basic education whereas 8% respondents are illiterate.
3. 54% respondents live in joint family, whereas 46% preferred nuclear family system. This is a significant social change taken place over last three decades.
4. There has been significant growth in the saving habit of the respondents after joining the groups.
5. Majority of respondents (56%) have taken loans for education, wedding and business purpose and they are repaying it out of the money earned from the business.
6. The majority of the respondents are aware of the burning issues in the society and they try to create awareness in the society.
7. Majority of women have improved their social status and are self reliant.
8. There has been significant growth in the monthly earning of the respondents after joining the groups.
9. Majority of the respondents have initiated to start the new business which was very new to the villagers. This has opened the multiple ways of earning for rural women.
10. The participation in the SHGs have resulted in having the significant change in the standard of living, leadership qualities among rural women, decision making power, consciousness about health education and gender discrimination.

Suggestions:

- The government and society at large is expected to utilize the SHG services to fight against social evils like female foeticide, dowry system, gender discrimination, banning liquor in villages, child labour etc.
- The local banks are expected to support more to such groups for its survival. The parental support of the local government may result in boosting the groups.
- The male counterparts of the family are desired to support and believe in the competence of the respondents.
- The government is expected to train the members in handling the computers and internet at large extent so that they may be able to participate in online marketing. This will encourage them to use internet banking and be a part

PRINCIPAL

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